## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.: 10/707,327 Confirmation No.: 1326

Applicant(s): Penny L. Gerstner et al. Filed: December 3, 2003

Art Unit: 3691

Examiner: Hani M. Kazimi

Title: SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY

TRANSACTIONS FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON BEHALF OF THE ACCOUNT HOLDER

Docket No.: 1538US1.014033.018

Customer No.: 69,603

Mail Stop: Amendment Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

## AMENDMENT AND RESPONSE UNDER 37 C.F.R § 1.111

Sir:

In response to the Office Action dated May 27, 2009, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.